

<i>SERFF Tracking Number:</i>	<i>HNVR-125846468</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>The Hanover Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$125</i>
<i>Company Tracking Number:</i>	<i>PIM-CW-08513-01R</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0006 Other Personal Inland Marine</i>
<i>Product Name:</i>	<i>PIM;Student Personal Property Policy</i>		
<i>Project Name/Number:</i>	<i>PIM;Student Personal Property Policy/PIM-CW-08513-01R</i>		

Filing at a Glance

Company: The Hanover Insurance Company

Product Name: PIM;Student Personal Property Policy SERFF Tr Num: HNVR-125846468 State: Arkansas

Policy

TOI: 09.0 Inland Marine

SERFF Status: Closed

State Tr Num: EFT \$125

Sub-TOI: 09.0006 Other Personal Inland Marine

Co Tr Num: PIM-CW-08513-01R

State Status: Fees verified and received

Filing Type: Rate/Rule

Co Status:

Reviewer(s): Becky Harrington, Betty Montesi

Author: Ann-Marie Blute

Disposition Date: 10/15/2008

Date Submitted: 10/14/2008

Disposition Status: Filed

Effective Date Requested (New): 11/14/2008

Effective Date (New): 11/14/2008

Effective Date Requested (Renewal): 11/14/2008

Effective Date (Renewal): 11/14/2008

State Filing Description:

General Information

Project Name: PIM;Student Personal Property Policy

Status of Filing in Domicile:

Project Number: PIM-CW-08513-01R

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 10/15/2008

State Status Changed: 10/15/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

The Hanover Insurance Company wishes to file rates and rules for a new, proprietary Student Personal Property Policy program in our Personal Inland Marine Program.

The Student Personal Property program was developed and used by National Student Services Organization for many years; Hanover is now underwriting the program. We are requesting an effective date of November 14, 2008.

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The program is available to students, faculty, staff and teachers at colleges and universities. It provides coverage for the personal property of students, faculty and staff living in residence halls, fraternity or sorority houses, off-campus houses or apartments. The coverage is provided for a 12 month period and is based on a dollar value chosen by the insured. This will be new business to The Hanover Insurance Company.

The following documents are enclosed:

- The Hanover Insurance Company Student Personal Property Plan Explanatory Memorandum – Rules/Rates
- Competitor Information
- The Hanover Insurance Company Student Personal Property Plan – Rules and Underwriting Guidelines
- The Hanover Insurance Company Student Personal Property Plan – Premium Table.

If you have any questions regarding this filing, please feel free to contact this office.

Thank you for your time and attention.

Company and Contact

Filing Contact Information

Ann-Marie T. Blute, State Filings Consultant	Ablute@hanover.com
440 Lincoln Street	(508) 855-3234 [Phone]
Worcester, MA 01653	(508) 855-4786[FAX]

Filing Company Information

The Hanover Insurance Company	CoCode: 22292	State of Domicile: New Hampshire
440 Lincoln Street	Group Code: 88	Company Type: Property & Casualty
Worcester, MA 01653	Group Name: The Hanover Ins Group	State ID Number:
(508) 855-1000 ext. [Phone]	FEIN Number: 13-5129825	

Filing Fees

SERFF Tracking Number: *HNVR-125846468* *State:* *Arkansas*
Filing Company: *The Hanover Insurance Company* *State Tracking Number:* *EFT \$125*
Company Tracking Number: *PIM-CW-08513-01R*
TOI: *09.0 Inland Marine* *Sub-TOI:* *09.0006 Other Personal Inland Marine*
Product Name: *PIM;Student Personal Property Policy*
Project Name/Number: *PIM;Student Personal Property Policy/PIM-CW-08513-01R*

Fee Required? *Yes*
Fee Amount: *\$125.00*
Retaliatory? *No*
Fee Explanation: *\$100 flat fee for rates + \$25 flat fee for rules = \$125.00*
Per Company: *No*

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Hanover Insurance Company	\$125.00	10/14/2008	23169147

SERFF Tracking Number:	HNVR-125846468	State:	Arkansas
Filing Company:	The Hanover Insurance Company	State Tracking Number:	EFT \$125
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TOI:	09.0 Inland Marine	Sub-TOI:	09.0006 Other Personal Inland Marine
Product Name:	PIM;Student Personal Property Policy		
Project Name/Number:	PIM;Student Personal Property Policy/PIM-CW-08513-01R		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	10/15/2008	10/15/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Competitor Information	Supporting Document	Ann-Marie Blute	10/14/2008	10/14/2008

<i>SERFF Tracking Number:</i>	<i>HNVR-125846468</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>The Hanover Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$125</i>
<i>Company Tracking Number:</i>	<i>PIM-CW-08513-01R</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0006 Other Personal Inland Marine</i>
<i>Product Name:</i>	<i>PIM;Student Personal Property Policy</i>		
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Disposition

Disposition Date: 10/15/2008

Effective Date (New): 11/14/2008

Effective Date (Renewal): 11/14/2008

Status: Filed

Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
The Hanover Insurance Company	0.000%	\$0	0	\$0	0.000%	0.000%	0.000%

SERFF Tracking Number:	HNVR-125846468	State:	Arkansas
Filing Company:	The Hanover Insurance Company	State Tracking Number:	EFT \$125
Company Tracking Number:	PIM-CW-08513-01R		
TOI:	09.0 Inland Marine	Sub-TOI:	09.0006 Other Personal Inland Marine
Product Name:	PIM;Student Personal Property Policy		
Project Name/Number:	PIM;Student Personal Property Policy/PIM-CW-08513-01R		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		Yes
Supporting Document	Explanatory Memorandum	Filed	Yes
Supporting Document	Competitor Information	Filed	Yes
Rate	The Hanover Insurance Company Student Personal Property Plan Rules And Underwriting Guidelines	Filed	Yes
Rate	Hanover Insurance Company Student Personal Property Plan Premium Table	Filed	Yes

SERFF Tracking Number: *HNVR-125846468* *State:* *Arkansas*
Filing Company: *The Hanover Insurance Company* *State Tracking Number:* *EFT \$125*
Company Tracking Number: *PIM-CW-08513-01R*
TOI: *09.0 Inland Marine* *Sub-TOI:* *09.0006 Other Personal Inland Marine*
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Project Name/Number: *PIM;Student Personal Property Policy/PIM-CW-08513-01R*

Amendment Letter

Amendment Date:

Submitted Date: 10/14/2008

Comments:

Dear Analyst, I inadvertently omitted the competitor information. It is now attached. Thanks. Ann-Marie T. Blute, The Hanover Insurance Group

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Competitor Information

Comment: Attached.

Rate Comparison CSI.PDF

Rate Comparison Haylor.PDF

SERFF Tracking Number:	HNVR-125846468	State:	Arkansas
Filing Company:	The Hanover Insurance Company	State Tracking Number:	EFT \$125
Company Tracking Number:	PIM-CW-08513-01R		
TOI:	09.0 Inland Marine	Sub-TOI:	09.0006 Other Personal Inland Marine
Product Name:	PIM;Student Personal Property Policy		
Project Name/Number:	PIM;Student Personal Property Policy/PIM-CW-08513-01R		

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type:

Neutral

Overall Percentage of Last Rate Revision:

Neutral

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
The Hanover Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

<i>SERFF Tracking Number:</i>	<i>HNVR-125846468</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>The Hanover Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$125</i>
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<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0006 Other Personal Inland Marine</i>
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<i>Project Name/Number:</i>	<i>PIM;Student Personal Property Policy/PIM-CW-08513-01R</i>		

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	The Hanover Insurance Company Student Personal Property Plan Rules And Underwriting Guidelines	Page 1 of 1 08/27/2008 Ed.	New	NSSI Underwriting Rules.pdf
Filed	Hanover Insurance Company Student Personal Property Plan Premium Table	08/28/2008 Ed.	New	Premium Table.pdf

The Hanover Insurance Company Student Personal Property Plan

Rules and Underwriting Guidelines

1. Annual Premium Rates

- A.** The annual premium is determined by using the attached premium table. The basic plan supplies \$2,000 of coverage for a 12 month period. A deductible of \$25, \$50, or \$100 may be chosen. The attached table indicates the cost of the policy with various deductible and coverage options.
- B.** The minimum coverage limit is \$2,000.
- C.** The maximum coverage limit is \$20,000.
- D.** If application is done via the internet, a \$5 processing fee is added to the premium total.
- E.** If application is done by mail or phone, a \$10 processing fee is added to the premium total.

2. Eligibility

- A.** The Student Personal Property Plan covers the personal property which is owned or leased, including items entrusted to the insured except as limited in the Property Not Covered and Special Provisions noted below. Students, faculty, teachers and staff at colleges and universities are eligible for this program.
- B.** Property Not Covered includes:
Automobiles, motorcycles, boats, motors, aircraft or aircraft parts or any other type of motorized land vehicles or other conveyances or their accessories (including car stereos). This policy does not cover money in currency or coin, evidences of debt, letters of credit, passport documents, notes, securities, transportation tickets or any other tickets. This policy does not cover pharmaceuticals, prescription or over-the-counter. This policy does not cover artwork, professional or amateur, antiques or collectables. This policy does not cover animals, firearms or ammunition, salesman samples, contact lenses, artificial teeth or limbs, or merchandise for sale.
- C.** Special Provisions Limits include:
Loss to stereo disks (including CD, Video CD, DVD, MP3 and Video games) records, albums, cassette tapes (including video tapes) is limited to \$1,000 for any one loss.
Coverage for jewelry, watches, rings, and other items consisting of gold, silver, or platinum or furs is limited to 20% of the policy amount (i.e. \$2,000 policy allows \$400 total jewelry coverage) for any one loss.
Coverage for bicycles is limited to \$500.
Property in a personally owned automobile is covered, provided that the vehicle was locked at the time of theft and there was evidence of forced entry into the vehicle.

Hanover Insurance Company Student Personal Property Plan Premium Table

Coverage	Deductible		
	\$25	\$50	\$100
\$2,000	\$55	\$50	\$45
\$2,500	\$63	\$58	\$53
\$3,000	\$75	\$70	\$65
\$3,500	\$87	\$82	\$77
\$4,000	\$99	\$94	\$89
\$4,500	\$111	\$106	\$101
\$5,000	\$123	\$118	\$113
\$5,500	\$135	\$130	\$125
\$6,000	\$147	\$142	\$137
\$6,500	\$159	\$154	\$149
\$7,000	\$171	\$166	\$161
\$7,500	\$183	\$178	\$173
\$8,000	\$195	\$190	\$185
\$8,500	\$207	\$202	\$197
\$9,000	\$219	\$214	\$209
\$9,500	\$231	\$226	\$221
\$10,000	\$243	\$238	\$233

Additional coverage can be purchased up to \$20,000 for an additional \$12 per \$500 unit.

SERFF Tracking Number: HNVN-125846468 State: Arkansas
Filing Company: The Hanover Insurance Company State Tracking Number: EFT \$125
Company Tracking Number: PIM-CW-08513-01R
TOI: 09.0 Inland Marine Sub-TOI: 09.0006 Other Personal Inland Marine
Product Name: PIM;Student Personal Property Policy
Project Name/Number: PIM;Student Personal Property Policy/PIM-CW-08513-01R

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Filed 10/15/2008

Comments:

Attached.

Attachments:

P & C Transmittal.pdf

Rate Rule Schedule.pdf

Satisfied -Name: Explanatory Memorandum **Review Status:** Filed 10/15/2008

Comments:

Explanatory Memorandum is attached.

Attachment:

NSSI Explanatory Memo Rules Rates.pdf

Satisfied -Name: Competitor Information **Review Status:** Filed 10/15/2008

Comments:

Attached.

Attachments:

Rate Comparison CSI.PDF

Rate Comparison Haylor.PDF


Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
g. SERFF Filing #:		
h. Subject Codes		

3. Group Name					Group NAIC #
The Hanover Insurance Group					0088
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #	
Hanover Insurance Company	NH	22292	13-5129825		

5. Company Tracking Number	PIM-CW-08513-01R
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Ann-Marie T. Blute 440 Lincoln Street Worcester MA 01653	Senior State Filings Consultant	508-855-3234	508-855-4786	ablute@hanover.com
7. Signature of authorized filer				
8. Please print name of authorized filer	Ann-Marie T. Blute			

Filing Information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	09.0 Inland Marine			
10. Sub-Type of Insurance (Sub-TOI)	09.0006 Other Personal Inland Marine			
11. State Specific Product code(s) (if applicable) [See State Specific Requirements]				
12. Company Program Title (Marketing Title)	Student Personal Property Policy Plan			
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)			
14. Effective Date(s) Requested	New:	November 14, 2008	Renewal:	November 14, 2008
15. Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No			
16. Reference Organization (if applicable)				
17. Reference Organization # & Title				
18. Company's Date of Filing	October 14, 2008			
19. Status of filing in domicile * As yet	<input checked="" type="checkbox"/> Not Filed* <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved			

21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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22.	Filing Fees (Filer must provide check # and fee amount if applicable.) [If a state requires you to show how you calculated your filing fees, place that calculation below]
	<div data-bbox="183 1461 787 1520"> <p>Check #: N/A – Fees will be submitted via EFT</p> <p>Amount: \$125</p> </div> <div data-bbox="154 1759 1297 1810"> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p> </div>

PROPERTY & CASUALTY RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	PIM-CW-08513-01R
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	PIM-CW-08513-01F
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☐ Rate Increase ☐ Rate Decrease ☒ Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	
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4a.	Rate Change by Company (As Proposed)
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Company Name	Overall % Indicated Change (when Applicable)	Overall % Rate Impact	Written Premium Change for this program	# of policyholders affected for this program	Written premium for this program	Maximum %Change (where required)	Minimum %Change (where required)
Hanover Insurance Company	0	0	0	0	0	0	0

4b.	Rate Change by Company (As Accepted) For State Use Only
------------	--

Company Name	Overall % Indicated Change (when Applicable)	Overall % Rate Impact	Written Premium Change for this program	# of policyholders affected for this program	Written premium for this program	Maximum %Change (where required)	Minimum %Change (where required)

	5. Overall Rate Information (Complete for Multiple Company Filings only)
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		COMPANY USE	STATE USE
5a.	Overall percentage rate indication(when applicable)	N/A	
5b.	Overall percentage rate impact for this filing	0	
5c.	Effect of Rate Filing – Written premium change for this program	0	
5d.	Effect of Rate Filing - Number of policyholders affected	0	

6.	Overall percentage of last rate revision	N/A
7.	Effective Date of last rate revision	N/A
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	N/A

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	The Hanover Insurance Company Student Personal Property Plan Rules And Underwriting Guidelines Page 1 of 1 08/27/2008 Ed.	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02	Hanover Insurance Company Student Personal Property Plan Premium Table 08/28/2008 Ed.	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

**The Hanover Insurance Company
Student Personal Property Plan**

Explanatory Memorandum – Rules / Rates

The rating rules are compatible with the new Student Personal Property forms. The proposed rating rules were developed based upon our judgment and comparisons to industry rates in this segment. Providing coverage for this industry segment is a new undertaking for Hanover Insurance Company.

Please refer to the attached rules and Premium table for details on the rating. A copy of the rules proposed for use in your state is attached for your review and approval.



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Agency Inc.**

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[Home](#) > [Order Policy](#) > Step 2



For most students, Replacement Cost Value Coverage* with a \$5000 policy limit and a \$25 deductible (\$126/yr) provides adequate coverage for a very reasonable price.

However, some students may need different coverage amounts which may be selected from the table below.

If you wish, you may use our Property Calculator to more accurately estimate your needs.

Simply select and click on the insurance amount and deductible you require in the chart below, and you will then be taken to the order form.

Coverage:	\$25 Deductible	\$50 Deductible	\$100 Deductible
\$2,000	\$60	\$55	\$50
\$3,000	\$76	\$66	\$60
\$4,000	\$101	\$94	\$87
\$5,000	⇒ \$126 ⇐	\$119	\$112
\$6,000	\$146	\$138	\$130
\$7,000	\$164	\$155	\$146
\$8,000	\$180	\$170	\$160
\$9,000	\$196	\$185	\$174
\$10,000	\$214	\$202	\$190
\$11,000	\$229	\$222	\$204
\$12,000	\$242	\$234	\$215
\$13,000	\$252	\$244	\$224
\$14,000	\$262	\$253	\$233
\$15,000	\$273	\$264	\$243

** This policy will pay the full cost to either repair the property that is damaged or to replace with items of the same kind and quality.*

If you need assistance, or do not see a insurance plan here which meets your needs, including higher coverage amounts, please contact CSI.

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[Privacy Policy](#) | [Legal Notice](#)

Never FearSM

"Lindsay received her insurance check and we were so pleased and grateful for all your assistance in this matter.

I have often wondered if paying for these types of insurance was the prudent thing to do, however, in the case of your company I am so glad that I did."

Sincerely,
 Leslie H

Phone: (888) 411-4911
 Fax: (678) 832-4910
info@csiprotection.com

CSI Insurance Agency Inc.
 316 Maxwell Rd., Suite 100
 Alpharetta, GA 30009



Fireman's Fund[®]
 Insurance Company



It's affordable. Take a look:

Coverage Amount:	Annual Premium
\$ 2,000 coverage	\$ 55
\$ 4,000 coverage	\$ 75
\$ 6,000 coverage	\$ 95
\$ 8,000 coverage	\$ 115
\$10,000 coverage	\$ 135
\$12,000 coverage	\$ 155
\$20,000 coverage	\$ 235
\$ 1,000 coverage Accidental damage to electronic equipment	+ \$ 25 to above premium

The premium shown is based on a \$50 deductible. Choose a \$100 deductible and reduce your annual premium by \$5.

> The fine print.

This brochure is only a general description of the coverage and does not reflect all the benefits and limitations found in the Certificate of Coverage. The insurance policy, and not this descriptive brochure, will form the contract between the insured and the company.

Important limitation/exclusions to note:

- Coverage for *theft* losses only, of such items as jewelry, watches and gold, is limited to \$1,000 per loss.
Your policy does not cover the following:
- Financial documents, stocks, cash, intellectual property, transportation or other tickets, bullion, manuscripts or mechanical drawings.
- Unexplained loss.
- Items simply misplaced, lost or left behind.
- Automobiles, motorized vehicles of any kind including vehicle equipment or accessories.
- Theft from a vehicle unless there are visible signs of forced entry.

Save time! Enroll Online

Log on to: www.haylor.com/student



Coverage on
campus, off
campus and all
around the world!

> The important details.

Eligibility: All registered students, undergraduate, graduate, faculty, staff and study abroad participants are eligible. Your university has made this plan available to you and encourages you to enroll.

Enrollment: You can enroll online, or you can complete and fax or mail the attached enrollment form to us.

Payment: You can pay by credit card (please include all information requested either online or on this form) or by a check made payable to Haylor, Freyer & Coon, Inc.

Coverage term: Coverage begins August 15, 2008 and ends August 15, 2009. However, if your enrollment form is received after August 15, coverage will become effective 5 days after the enrollment form is received or processed online.

Certificate of coverage: This certificate, along with renewal information, will be sent to the home address you indicate on the enrollment form.

Cancellation option: Within 60 days of the start of coverage, you can request a cancellation of your policy and get a full refund. The cancellation will nullify and void coverage from inception of the policy. Cancellation requests must be made in writing to Haylor, Freyer & Coon.

Insurance company and service: Insurance coverage is provided by Harleysville Insurance—one of the nation's largest insurance groups, recognized as "Good people to know" for its exceptional customer service. Enrollment, administration and claims processing are handled by Haylor, Freyer & Coon, Inc. in Syracuse, New York.

Have questions? We'll be happy to answer them.
Haylor, Freyer & Coon, Inc.

Call us toll free at 1-866-535-0456, and ask for a college specialist to assist you, or send an e-mail to student@haylor.com.

HF&C